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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

y in a Joint Case):
II, III)
_

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Debtor 1 Randall L Robinson

Case number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):			
4.	Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years Include trade names and doing business as names	■ I have not used any business name or EINs.  Business name(s)  EINs	☐ I have not used any business name or EINs.  Business name(s)  EINs			
5.	Where you live	8085 Charissa's Palce	If Debtor 2 lives at a different address:			
		Roscoe, IL 61073  Number, Street, City, State & ZIP Code  Winnebago	Number, Street, City, State & ZIP Code			
		County	County			
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.			
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code			
6.	Why you are choosing this district to file for	Check one:	Check one:			
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.			
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)			

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Document Case number (if known) Debtor 1 Randall L Robinson

Par	Tell the Court About	our Ba	nkruptcy Ca	ise			
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required</i> page 1 and check the approp	by 11 U.S.C. § 342(b) for Individuals Filing for Bankrup riate box.	otcy
	choosing to file under	■ Ch	apter 7				
		☐ Ch	apter 11				
		☐ Ch	apter 12				
		☐ Ch	apter 13				
8.	How you will pay the fee		about how yo	ou may pay. Typ attorney is subr	ically, if you are paying the fee	neck with the clerk's office in your local court for more of yourself, you may pay with cash, cashier's check, or neehalf, your attorney may pay with a credit card or check	money
					allments. If you choose this of (Official Form 103A).	ption, sign and attach the Application for Individuals to	Pay
I request that my fee be waived (You may request this option only if you are but is not required to, waive your fee, and may do so only if your income is le							ine
						d (Official Form 103B) and file it with your petition.	iust iiii
9.	Have you filed for bankruptcy within the last 8 years?	■ No.					
			District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.				
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
 11.	Do you rent your residence?	■ No.	Go to	ine 12.			
	residence:	☐ Yes	s. Has yo	our landlord obta	ined an eviction judgment aga	inst you and do you want to stay in your residence?	
				No. Go to line	12.		
				Yes. Fill out <i>Ini</i> bankruptcy pet		on Judgment Against You (Form 101A) and file it with t	his

Document Page 4 of 54 Case number (if known) Debtor 1 Randall L Robinson Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a Name of business, if any business you operate as an individual, and is not a separate legal entity such as a corporation. partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of Bankruptcy Code and are operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy □ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention Do you own or have any No. property that poses or is alleged to pose a threat ☐ Yes. of imminent and What is the hazard?

### Part 4:

identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

If immediate attention is needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Randall L Robinson Case number (if known)

15. Tell the court whether you have received a briefing about credit

counseling.

Part 5:

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

## Explain Your Efforts to Receive a Briefing About Credit Counseling

#### About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes

me incapable of realizing or making rational decisions

about finances.

Disability. My physical disability causes

me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military

combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

☐ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if anv.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable

of realizing or making rational decisions about finances.

Disability. My physical disability causes me to

be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried

to do so.

Active duty. I am currently on active military duty

in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 54 Document Case number (if known) Debtor 1 Randall L Robinson Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? ☐ No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. ☐ Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under □ No. I am not filing under Chapter 7. Go to line 18. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will be available for ☐ Yes distribution to unsecured creditors? 18. How many Creditors do **1** 25,001-50,000 **1**,000-5,000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 □ 50-99 owe? **1**0,001-25,000 ☐ More than 100,000 □ 100-199 □ 200-999 19. How much do you □ \$0 - \$50,000 □ \$500,000,001 - \$1 billion □ \$1,000,001 - \$10 million estimate your assets to **□** \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$10,000,000,001 - \$50 billion □ \$50,000,001 - \$100 million **\$100.001 - \$500.000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million How much do you □ \$500,000,001 - \$1 billion □ \$0 - \$50,000 □ \$1,000,001 - \$10 million estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion **\$100,001 - \$500,000** □ \$100,000,001 - \$500 million ☐ More than \$50 billion □ \$500,001 - \$1 million Sign Below Part 7: I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571. /s/ Randall L Robinson Signature of Debtor 2 Randall L Robinson

Executed on

MM / DD / YYYY

Signature of Debtor 1

January 11, 2016

MM / DD / YYYY

Executed on

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Debtor 1 Randall L Robinson Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Philip H. Hart		Date	January 11, 2016
Signature of Attorney for Deb	tor		MM / DD / YYYY
Philip H. Hart			
Printed name			
Eric Pratt Law Firm P.C.			
Firm name			
3957 North Mulford Rd.			
Suite C			
Rockford, IL 61114			
Number, Street, City, State & ZIP Code	1		
Contact phone <b>815-315-0683</b>	<u> </u>	Email address	rockford@jordanpratt.com
3121821			
Bar number & State			

		DOCUIII		
Fill in this infor	mation to identify your	case:		
Debtor 1	Randall L Robins	on		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				Chook if this is an
(II KIIOWII)				Check if this is an amended filing

## Official Form 106Sum

### **Summary of Your Assets and Liabilities and Certain Statistical Information**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

ı u	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	317,000.00
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	3,250.00
	1c. Copy line 63, Total of all property on Schedule A/B	\$	320,250.00
Pa	t 2: Summarize Your Liabilities		
			iabilities nt you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	297,538.00
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)  3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	10,142.00
	Your total liabilities	\$	307,680.00
Pa	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	3,445.00
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,062.00
Pai	4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	ur other s	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a	persona	l, family, or

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.

the court with your other schedules.

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Case number (if known) Debtor 1 Randall L Robinson

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$	5,252.00
		1	

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total clain	n
From Part 4 on Schedule E/F, copy the following.		
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

	Case 16-80052	Doc 1	Filed 01/ Docum		tered 01/11/ e 10 of 54	16 15:03:47	Desc	Main
Fill in thi	s information to identify y	our case and	this filing:					
Debtor 1	Randall L Rok		dle Name	Last Na	ime			
Debtor 2 (Spouse, if fi	ling) First Name		dle Name	Last Na				
United St	ates Bankruptcy Court for the	he: NORTHE	RN DISTRICT	OF ILLINOIS				
Case nun	nber							Check if this is an amended filing
_	al Form 106A/B							
どへわへ	edule A/B: Pro	operty						12/15
n each cat	egory, separately list and desc	cribe items. List						
n each cate t fits best. nore space  Part 1: D  Do you o  No. G  Yes.		cribe items. List e as possible. If t sheet to this for ding, Land, or O	two married per rm. On the top of Other Real Estate any residence, I	ople are filing toge of any additional p e You Own or Hav building, land, or s	ther, both are equal ages, write your nan e an Interest In similar property?	ly responsible for su	pplying cor	rect information. If
n each cate tits best. nore space  Part 1: D  No. G  Yes.	egory, separately list and desc Be as complete and accurate is needed, attach a separate escribe Each Residence, Buil own or have any legal or equit so to Part 2.	cribe items. List as possible. If the sheet to this for ding, Land, or On able interest in the sheet to the sheet to the sheet	what is the	ople are filing toge of any additional p e You Own or Hav	other, both are equal ages, write your name an Interest In similar property?	ly responsible for sume and case number  Do not deduct seamount of any se	pplying corn (if known).	rect information. If Answer every question

Street address, if available, or other description				☐ Duplex or multi-unit building ☐ Condominium or cooperative		amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.		
				Manufactured or mobile home	Current value of the		Current value of the	
Roscoe	IL	61073-0000		Land		ire property?	portion you own?	
City	State	ZIP Code		Investment property		\$317,000.00	\$317,000.00	
				Timeshare	Describe the nature of your ownership interest			
		Other		(such as fee simple, tenancy by the entireties, or				
			Who has an interest in the property? Check one		a life estate), if known.			
				Debtor 1 only	Fe	e simple		
Winnebago				Debtor 2 only				
County				Debtor 1 and Debtor 2 only	_	Observation is a serious site of the serious site.		
		At least one of the debtors and another		Check if this is community property (see instructions)				
			Othe	information you wish to add about this iten	n, suc	h as local		
			prope	erty identification number:				
				ently on the market for Sale Zillow				

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here.....=>

\$317,000.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

Official Form 106A/B Schedule A/B: Property page 1

Document Page 11 of 54 Case number (if known) Debtor 1 Randall L Robinson 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles Yes 2000 Do not deduct secured claims or exemptions. Put Who has an interest in the property? Check one Make: the amount of any secured claims on Schedule D: Honda Creditors Who Have Claims Secured by Property. Model Debtor 1 only Odyssey Year: Debtor 2 only Current value of the Current value of the 198000 entire property? Approximate mileage: Debtor 1 and Debtor 2 only portion you own? Other information: At least one of the debtors and another \$1,200.00 \$1,200.00 ☐ Check if this is community property (see instructions) 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$1,200.00 pages you have attached for Part 2. Write that number here.....=> Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No Yes. Describe..... older household furniture & persoanl belongings \$1,500.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games ■ No ☐ Yes. Describe..... 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles ■ No ☐ Yes. Describe..... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments ■ No ☐ Yes. Describe..... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment ■ No ☐ Yes. Describe..... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

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Desc Main

De	ebtor 1	Randall L R	obinsor	<u> </u>	Document	Page 12 of 54	e number (if known)	
	■ Yes.	Describe	neces	sary wearing ap	parel			\$300.00
	□ No				agement rings, wed	lding rings, heirloom jewelr	y, watches, gems,	
			watch					\$50.00
	Exam <sub>l</sub> ■ No	orm animals  bles: Dogs, cats,	birds, ho	orses				
	■ No				l not already list, i	ncluding any health aids	you did not list	
	☐ Yes.	Give specific in	formation	l				
15				your entries from F here		ny entries for pages you 	have attached	\$1,850.00
Pa	rt 4: De	scribe Your Finan	cial Asset	s				
Do	you ov	vn or have any	legal or e	equitable interest in	n any of the follow	ving?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	■ No			our wallet, in your h		osit box, and on hand when	n you file your petiti	ion
	Exam			or other financial acc ave multiple account		of deposit; shares in credit stitution, list each.	unions, brokerage	houses, and other similar
	□ No ■ Yes				Institution i	name:		
			17.1.	checking	First Nati	onal Bank		\$100.00
			17.2.	checking	Alpine Ba	ank		\$100.00
	_Examp			cly traded stocks ent accounts with bi	rokerage firms, mo	ney market accounts		
	■ No □ Yes			Institution or issuer	name:			
	and jo	ublicly traded s int venture	tock and	interests in incorp	porated and uninc	orporated businesses, in	cluding an interes	st in an LLC, partnership,
	■ No □ Yes.	Give specific in		about themme of entity:		% (	of ownership:	
	Negoti Non-n ■ No	iable instruments	s include nents are	personal checks, ca those you cannot tr	ishiers' checks, pro	egotiable instruments missory notes, and money by signing or delivering the		

Document Page 13 of 54 Case number (if known) Debtor 1 Randall L Robinson Issuer name: 21. Retirement or pension accounts Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans ☐ No Yes. List each account separately. Type of account: Institution name: pesion **IAMNPF** Unknown 22. Security deposits and prepayments Your share of all unused deposits you have made so that you may continue service or use from a company Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others No ☐ Yes. ..... Institution name or individual: 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). ■ No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... 25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit ☐ Yes. Give specific information about them... 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property Examples: Internet domain names, websites, proceeds from royalties and licensing agreements No ☐ Yes. Give specific information about them... 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement ☐ Yes. Give specific information..... 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information.. 31. Interests in insurance policies Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance Yes. Name the insurance company of each policy and list its value.

Official Form 106A/B

Case 16-80052

Doc 1

Filed 01/11/16

Entered 01/11/16 15:03:47

Desc Main

Schedule A/B: Property

Debtor 1	Case 16-80052  Randall L Robinson	Doc 1 Filed 01/11/16 Document	Entered 01/11/16 15:03:47 Page 14 of 54 Case number (if know	
	Com	npany name:	Beneficiary:	Surrender or refund value:
	=-	ployer provided term life policy h value	children	\$0.00
If you somed			ed nsurance policy, or are currently entitled to	receive property because
Exam <sub>i</sub> ■ No		nether or not you have filed a lawsunt disputes, insurance claims, or right		
■ No	contingent and unliquidat		ng counterclaims of the debtor and right	s to set off claims
■ No	nancial assets you did not . Give specific information	•		
	-	our entries from Part 4, including a nere	any entries for pages you have attached	\$200.00
Part 5: De	escribe Any Business-Related	Property You Own or Have an Interest I	n. List any real estate in Part 1.	
No. Go	own or have any legal or equit o to Part 6. Go to line 38.	table interest in any business-related pro	operty?	
	escribe Any Farm- and Comme you own or have an interest in fa	ercial Fishing-Related Property You Owr armland, list it in Part 1.	ı or Have an Interest In.	
■ No.	u own or have any legal of . Go to Part 7. s. Go to line 47.	r equitable interest in any farm- or	commercial fishing-related property?	
Part 7:	Describe All Property You	Own or Have an Interest in That You Did	Not List Above	
Exam <sub>i</sub> ■ No	pples: Season tickets, countr			
⊔ Yes.	. Give specific information			

Official Form 106A/B Schedule A/B: Property page 5

54. Add the dollar value of all of your entries from Part 7. Write that number here ......

\$0.00

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Case number (if known)

Document Debtor 1 Randall L Robinson

			' -	
Part	List the Totals of Each Part of this Form			
55.	Part 1: Total real estate, line 2			\$317,000.00
56.	Part 2: Total vehicles, line 5	\$1,200.00		
57.	Part 3: Total personal and household items, line 15	\$1,850.00		
58.	Part 4: Total financial assets, line 36	\$200.00		
59.	Part 5: Total business-related property, line 45	\$0.00		
60.	Part 6: Total farm- and fishing-related property, line 52	\$0.00		
61.	Part 7: Total other property not listed, line 54	\$0.00		
62.	Total personal property. Add lines 56 through 61	\$3,250.00	Copy personal property total	\$3,250.00
63.	Total of all property on Schedule A/B. Add line 55 + line 62			\$320,250.00

Official Form 106A/B Schedule A/B: Property page 6

mation to identify your	case:		
Randall L Robins	on		
First Name	Middle Name	Last Name	
First Name	Middle Name	Last Name	
ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
			☐ Check if this is an amended filing
	Randall L Robins First Name	First Name Middle Name	Randall L Robinson First Name Middle Name Last Name  First Name Middle Name Last Name

### Official Form 106C

## Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	portion you own	Am	ount of the exemption you claim	Specific laws that allow exemption	
	Copy the value from Schedule A/B	Che	eck only one box for each exemption.		
8085 Charissa's Place Roscoe, IL 61073 Winnebago County	\$317,000.00		\$15,000.00	735 ILCS 5/12-901	
currently on the market for Sale per Zillow Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit		
Odyssey 2000 Honda 198000 miles Line from Schedule A/B: 3.1	\$1,200.00		\$1,200.00	735 ILCS 5/12-1001(c)	
Line Ironi Scriedule A/B. 3.1			100% of fair market value, up to any applicable statutory limit		
older household furniture & persoanl belongings	\$1,500.00		\$1,500.00	735 ILCS 5/12-1001(b)	
Line from Schedule A/B: 6.1			100% of fair market value, up to any applicable statutory limit		
necessary wearing apparel	\$300.00		\$300.00	735 ILCS 5/12-1001(a)	
Line Iron Schedule AVD. 11.1			100% of fair market value, up to any applicable statutory limit		
watch Line from Schedule A/B: 12.1	\$50.00		\$50.00	735 ILCS 5/12-1001(b)	
LINE HOTH Schedule AVB. 12.1			100% of fair market value, up to any applicable statutory limit		

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Case number (if known)

	of description of the property and line on edule A/B that lists this property	Current value of the portion you own	ne Amount of the exemption you claim		Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	ck only one box for each exemption.		
	ecking: First National Bank	\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
Liik	o nom conecute 702. TTT			100% of fair market value, up to any applicable statutory limit		
	ecking: Alpine Bank	\$100.00		\$100.00	735 ILCS 5/12-1001(b)	
LIIR	e IIOIII Schedule AVD. 17.2			100% of fair market value, up to any applicable statutory limit		
•	sion: IAMNPF e from Schedule A/B: 21.1	Unknown		100%	735 ILCS 5/12-1006	
LINE	e ITOTTI Scriedule AVB. 21.1			100% of fair market value, up to any applicable statutory limit		

Yes

		Document	Page 18	of 54		
Fill in this informat	ion to identify you	ur case:				
Debtor 1	Randall L Robii	nson				
	First Name	Middle Name	Last Name		-	
Debtor 2						
(Spouse if, filing)	First Name	Middle Name	Last Name		_	
United States Bankr	uptcy Court for the	: NORTHERN DISTRICT OF I	LLINOIS			
	,				-	
Case number						
(if known)					_	if this is an
					ameno	led filing
Official Form	1060					
Schedule D	: Creditors	Who Have Claims	Secured	by Propert	:y	12/15
		f two married people are filing togeth , number the entries, and attach it to				
1. Do any creditors hav	e claims secured by	vour property?				
	-		or ochodulos. Va	au haya nathina alaa	to report on this form	
_		this form to the court with your oth	ier scriedules. 10	ou have nothing else	to report on this form.	
Yes. Fill in al	I of the information	below.				
Part 1: List All S	ecured Claims					
2. List all secured clai	ms. If a creditor has r	more than one secured claim, list the cre	editor separately for	r Column A	Column B	Column C
		particular claim, list the other creditors in der according to the creditor's name.	n Part 2. As much	Amount of claim Do not deduct the	Value of collateral	Unsecured
as possible, list the clai	ms in aipnabelical ord	der according to the creditor's name.		value of collateral.	that supports this claim	portion If any
2.1 Blackhawk \$	State Bank	Describe the property that secures	the claim:	\$90,428.00	\$317,000.00	\$0.00
Creditor's Name		8085 Charissa's Place Ros	coe, IL			
		61073 Winnebago County				
		currently on the market for	r Sale			
		per Zillow As of the date you file, the claim is	* Chock all that			
400 Broad S		apply.	. Offect all triat			
Beloit, WI 53		Contingent				
Number, Street, Cit	y, State & Zip Code	Unliquidated				
18/h = === (h = d=h-)		☐ Disputed				
Who owes the debt?	Check one.	Nature of lien. Check all that apply				
Debtor 1 only		An agreement you made (such as cor loop)	s mortgage or secu	red		
Debtor 2 only		car loan)				
Debtor 1 and Debto	•	☐ Statutory lien (such as tax lien, m	echanic's lien)			
☐ At least one of the c☐ Check if this claim		Judgment lien from a lawsuit	Home Fauit	y line of Credit		
community debt	relates to a	Other (including a right to offset)	Tiome Equit	ly lifte of orealt		
·						
	Opened					
	5/01/07 Last Active					
Date debt was incurre		Last 4 digits of account nun	nber 9509			
		<u> </u>				
II Housing I	Development					
2.2 Authority	ovolopilion.	Describe the property that secures	the claim:	\$35,000.00	\$317,000.00	\$0.00
Creditor's Name		8085 Charissa's Place Ros	scoe, IL			
		61073 Winnebago County				
		currently on the market for	r Sale			
		per Zillow As of the date you file, the claim is	* Chaola all that			
Box 0054		apply.	. Check all that			
Palatine, IL	60055	☐ Contingent				
Number, Street, Cit	y, State & Zip Code	Unliquidated				
Marie	201	Disputed				
Who owes the debt?	r Uneck one.	Nature of lien. Check all that apply				
Debtor 1 only			s mortgage or secu	red		
Debtor 2 only		<u> </u>				
☐ Debtor 1 and Debto	r 2 only	Statutory lien (such as tax lien, m	echanic's lien)			

Official Form 106D

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Debtor 1 Randall L Robins First Name	Middle Name Last Name	Case number (if know)
☐ At least one of the debtors and a ☐ Check if this claim relates to a community debt	_	
Date debt was incurred	Last 4 digits of account number	
2.3 Stillman Bank	Describe the property that secures the clain	n: \$172,110.00 \$317,000.00 \$0.00
Box 150 Stillman Valley, IL 61 Number, Street, City, State & Zip	Code Unliquidated Disputed	
■ Debtor 1 only  □ Debtor 2 only □ Debtor 1 and Debtor 2 only □ At least one of the debtors and a □ Check if this claim relates to a community debt  Open 12/01/	■ An agreement you made (such as mortgag car loan)  □ Statutory lien (such as tax lien, mechanic's another □ Judgment lien from a lawsuit □ Other (including a right to offset)  ed //09	
Date debt was incurred 2/05/1		2084
If this is the last page of your fo Write that number here:	ries in Column A on this page. Write that number here rm, add the dollar value totals from all pages. otified for a Debt That You Already Listed	\$297,538.00 \$297,538.00
to collect from you for a debt you	owe to someone else, list the creditor in Part 1, and the you listed in Part 1, list the additional creditors here. If	t you already listed in Part 1. For example, if a collection agency is trying en list the collection agency here. Similarly, if you have more than one you do not have additional persons to be notified for any debts in Part 1,
Name Address -NONE-	On whi	ch line in Part 1 did you enter the creditor?
		digits of account number

		Document	Page 2	0 of 54	
Fill in this in	formation to identify your case	<b>:</b> :			
Debtor 1	Randall L Robinson				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States	Bankruptcy Court for the: NO	ORTHERN DISTRICT OF IL	LINOIS		
Case number					Check if this is an amended filing
Official Fo	orm 106E/F				
	E/F: Creditors Who	Have Unsecured	Claims		12/15
any executory of Schedule G: Ex D: Creditors Wi he Continuation number (if know	contracts or unexpired leases that of secutory Contracts and Unexpired L no Have Claims Secured by Propert on Page to this page. If you have no	could result in a claim. Also lis eases (Official Form 106G). Do ty. If more space is needed, co information to report in a Part	st executory co o not include a py the Part you	art 2 for creditors with NONPRIORITY clai ontracts on Schedule A/B: Property (Offici ny creditors with partially secured claims u need, fill it out, number the entries in the tt Part. On the top of any additional pages	al Form 106A/B) and on that are listed in Schedule boxes on the left. Attach
	editors have priority unsecured clai				
■ No. Go	• •	mo agamot you.			
Yes.	to rait z.				
	st All of Your NONPRIORITY U	nsecured Claims			
	editors have nonpriority unsecured				
☐ No. You	u have nothing to report in this part. S	ubmit this form to the court with y	our other scheo	dules.	
Yes.	3,				
claim, list the	he creditor separately for each claim.	For each claim listed, identify wh	at type of claim	holds each claim. If a creditor has more tha it is. Do not list claims already included in Pa priority unsecured claims fill out the Continua	art 1. If more than one
4.1 Ame	rican Honda Finance	Last 4 digits of acc	ount number	4336	\$0.00
	iority Creditor's Name				Ψ0.00
	Old Alpharetta Rd S aretta, GA 30005	When was the debt	incurred?	Opened 4/01/09 Last Active 4/15/12	
	er Street City State Zlp Code	As of the date you t	file, the claim is	s: Check all that apply	
Who i	ncurred the debt? Check one.	☐ Contingent			
■ De	ebtor 1 only	☐ Unliquidated			
□ De	ebtor 2 only	☐ Disputed			
□ De	ebtor 1 and Debtor 2 only	Type of NONPRIOR	ITY unsecured	l claim:	
☐ At	least one of the debtors and another	☐ Student loans			
	neck if this claim is for a communit claim subject to offset?	y debt		ration agreement or divorce that you did not	
■ No	)	☐ Debts to pension	or profit-sharing	g plans, and other similar debts	
☐ Ye	es	Other. Specify	Automobile	<b>;</b>	

Document Page 21 of 54 Debtor 1 Randall L Robinson Case number (if know) 4.2 Last 4 digits of account number 3613 \$0.00 Amex Nonpriority Creditor's Name Opened 7/01/07 Last Active P.o. Box 981537 When was the debt incurred? 12/17/11 El Paso, TX 79998 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.3 **Barclays Bank Delaware** 4095 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 9/01/01 Last Active 125 S West St When was the debt incurred? 5/28/02 Wilmington, DE 19801 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.4 Cap1/bstby Last 4 digits of account number 7307 \$0.00 Nonpriority Creditor's Name Opened 4/01/09 Last Active Po Box 30253 When was the debt incurred? 12/03/09 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated

Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account

Document Page 22 of 54 Debtor 1 Randall L Robinson Case number (if know) 4.5 Capital One Last 4 digits of account number 7253 \$1,580.00 Nonpriority Creditor's Name Opened 10/01/14 Last Active Po Box 5253 When was the debt incurred? 11/13/15 Carol Stream, IL 60197 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.6 Chase - Pier 1 \$0.00 Last 4 digits of account number 0319 Nonpriority Creditor's Name Opened 10/01/95 Last Active Po Box 15298 When was the debt incurred? 8/02/01 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.7 **Chase Auto** Last 4 digits of account number 3807 \$0.00 Nonpriority Creditor's Name Opened 5/01/05 Last Active 2000 Marcus Avenue When was the debt incurred? 8/31/09 New Hyde Park, NY 11042 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only

☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Automobile Other. Specify

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Document Page 23 of 54 Debtor 1 Randall L Robinson Case number (if know) 4.8 **Chase Card** Last 4 digits of account number 3694 \$0.00 Nonpriority Creditor's Name Opened 3/01/08 Last Active Po Box 15298 When was the debt incurred? 8/01/08 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.9 6065 \$1,708.00 Citi Last 4 digits of account number Nonpriority Creditor's Name Opened 7/01/14 Last Active Po Box 6241 When was the debt incurred? 11/20/15 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Credit Card** Other. Specify 4.10 Citi Last 4 digits of account number 0780 \$534.00 Nonpriority Creditor's Name Opened 12/01/14 Last Active Pob 6241 When was the debt incurred? 11/13/15 Sioux Falls, SD 57117 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans

■ No ☐ Yes Debts to pension or profit-sharing plans, and other similar debts

report as priority claims

☐ Obligations arising out of a separation agreement or divorce that you did not

☐ Check if this claim is for a community debt

Is the claim subject to offset?

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Debtor 1 Randall L Robinson Case number (if know) 4.11 Codilis & Associates Last 4 digits of account number \$0.00 Nonpriority Creditor's Name 15W030 North Frontage Rd Suite When was the debt incurred? 100 Willowbrook, IL 60527 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:  $\square$  At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other. Specify notice 4.12 Comenity Bank/buckle Last 4 digits of account number 6744 \$0.00 Nonpriority Creditor's Name Opened 5/01/08 Last Active Po Box 182789 When was the debt incurred? 8/30/10 Columbus, OH 43218 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No □ Yes Charge Account Other. Specify 4.13 Comenitybank/venus Last 4 digits of account number 0005 \$0.00 Nonpriority Creditor's Name Opened 3/01/14 Last Active 3100 Easton Square PI When was the debt incurred? 6/11/15 Columbus, OH 43219 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\hfill\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

Document Page 25 of 54 Debtor 1 Randall L Robinson Case number (if know) 4.14 **Discover Fin Svcs Llc** Last 4 digits of account number 4046 \$6,320.00 Nonpriority Creditor's Name Opened 5/01/13 Last Active Po Box 15316 When was the debt incurred? 11/13/15 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans  $\square$  Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes Hinshaw & Culbertson / Mike \$0.00 4.15 Last 4 digits of account number Hevrin Nonpriority Creditor's Name When was the debt incurred? 100 Park Av Rockford, IL 61105 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No  $\Pi$  Yes notice Other. Specify 4.16 Kohls/capone Last 4 digits of account number 3377 \$0.00 Nonpriority Creditor's Name Opened 12/01/12 Last Active N56 W 17000 Ridgewood Dr When was the debt incurred? 10/05/15 Menomonee Falls, WI 53051 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

■ Other. Specify Charge Account

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

Is the claim subject to offset?

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Debtor 1 Randall L Robinson Case number (if know) 4.17 Kohls/chase Last 4 digits of account number 7352 \$0.00 Nonpriority Creditor's Name Opened 4/01/01 Last Active N56 W 17000 Ridgewood Dr When was the debt incurred? 8/07/06 Menomonee Falls, WI 53051 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated ☐ Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.18 Syncb/belk \$0.00 Last 4 digits of account number 3548 Nonpriority Creditor's Name Opened 1/01/15 Last Active Po Box 965028 When was the debt incurred? 3/09/15 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Charge Account** Other. Specify 4.19 Syncb/blains Farm&flee Last 4 digits of account number 3031 \$0.00 Nonpriority Creditor's Name Opened 6/20/10 Last Active 950 Forrer Blvd When was the debt incurred? 1/26/11 Kettering, OH 45420 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account

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Randali L Robinson		Case number (if know)	
Syncb/sams	Last 4 digits of account number	3994	
Nonpriority Creditor's Name 4125 Windward Plaza	When was the debt incurred?	Opened 3/25/00 Last Active 2/27/06	
Alpharetta, GA 30005			
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt ls the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
■ No	Debts to pension or profit-sharing	g plans, and other similar debts	
☐ Yes	Other. Specify Charge Ac	count	
Syncb/sams Club	Last 4 digits of account number	2865	
Nonpriority Creditor's Name		Opened 3/01/00 Last Active	
4125 Windward Plaza Alpharetta, GA 30005	When was the debt incurred?	3/09/12	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt ls the claim subject to offset?	Obligations arising out of a separeport as priority claims	ration agreement or divorce that you did not	
No	Debts to pension or profit-sharing	g plans, and other similar debts	
Yes	Other. Specify Charge Ac	count	
Target Nb	Last 4 digits of account number	1219	
Nonpriority Creditor's Name		Opened 1/01/06 Last Active	
Po Box 673 Minneapolis, MN 55440	When was the debt incurred?	1/15/06	
Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
Who incurred the debt? Check one.	☐ Contingent		
Debtor 1 only	☐ Unliquidated		
Debtor 2 only	☐ Disputed		
Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
At least one of the debtors and another	☐ Student loans		
☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
s the claim subject to offset?	report as priority claims	·	
No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
☐ Yes	Other. Specify Credit Card	<u> </u>	
List Others to Be Notified About a Debt	That You Already Listed		

any debts in Parts 1 or 2, do not fill out or submit this page.

Name and Address -NONE-

On which entry in Part 1 or Part 2 did you list the original creditor?

Line of (Check one):

Part 1: Creditors with Priority Unsecured Claims
Part 2: Creditors with Nonpriority Unsecured Claims

Last 4 digits of account number

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Debtor 1 Randall L Robinson

Case number (if know)

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

				Total c	laim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
monn are r		, ,		Ψ	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total. Add lines 6a through 6d.	6e.	\$	0.00
				Total Claim	
	6f.	Student loans	6f.	\$	0.00
Total claims					
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	10,142.00
	6j.	Total. Add lines 6f through 6i.	6j.	\$	10,142.00

		DUCUITIE	IIL FAUE 23 UI 34	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Randall L Robins	son		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				☐ Check if this is amended filing

## Official Form 106G

# **Schedule G: Executory Contracts and Unexpired Leases**

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company with	n whom you have the r, Street, City, State and ZIP (	contract or lease	State what the contract or lease is for
2.1					
	Name				_
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.2	- 7				
	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.3					
2.0	Name				_
	Number	Street			_
	City		State	ZIP Code	
2.4					
	Name				
	Number	Street			
	City		State	ZIP Code	<del>_</del>
2.5		-			
	Name				_
	Number	Street			_
	City		State	ZIP Code	

		Docume	ent Page 30 d	or 54	
Fill in this	information to identify your	case:			
Debtor 1	Randall L Robins	on			
DODIOI 1	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filin	g) First Name	Middle Name	Last Name		
United Stat	es Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case numb	per				
(if known)					☐ Check if this is an
					amended filing
⊃α: -: - I	Гата 400Ц				
	Form 106H				
Sched	ule H: Your Cod	ebtors			12/15
,					
	and case number (if known)  you have any codebtors? (If			e as a codebtor.	
<b>=</b> N.					
■ No □ Yes					
□ 163					
	nin the last 8 years, have you a, California, Idaho, Louisiana				ates and territories include
■ No.	Go to line 3.				
	. Did your spouse, former spo	use, or legal equivalent liv	e with you at the time?		
	. ,		,		
in line Form 1	2 again as a codebtor only	if that person is a guarar	ntor or cosigner. Make	sure you have listed the c	ith you. List the person showr reditor on Schedule D (Officia nedule E/F, or Schedule G to
_	Column 1: Your codebtor lame, Number, Street, City, State and Z	IP Code		Column 2: The credito Check all schedules the	r to whom you owe the debt at apply:
0.4				_	
3.1	Name			Schedule D, line	
	vano			☐ Schedule E/F, line	
				☐ Schedule G, line _	
	Number Street	0	710.0		
	Dity	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			Schedule E/F, line	
				☐ Schedule G, line _	
<u> </u>	Number Street			_	
	Pity.	State	ZIP Code		

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Fill	in this information to identify your	case:				ı				
Del	otor 1 Randall L R	Robinson								
	otor 2  ouse, if filing)									
Uni	ted States Bankruptcy Court for th	e: NORTHERN DISTRIC	CT OF ILLINOIS		_					
(If kr	se number		-			☐ An		d filing ent showing	g postpetition ollowing date:	
	fficial Form 106l chedule I: Your Inc					MN	M / DD/ Y	YYY		
Be a sup spo atta	as complete and accurate as pos plying correct information. If you use. If you are separated and yo ch a separate sheet to this form.	ssible. If two married peons are married and not filing ur spouse is not filing we on the top of any addition.	ing jointly, and your ith you, do not inclu	spouse ude info	is li mat	ving with ion about	you, incl your spo	ude infori ouse. If m	mation abou ore space is	it your needed,
	Describe Employment									
1.	Fill in your employment information.		Debtor 1				Debtor 2	or non-fi	ling spouse	
	If you have more than one job, attach a separate page with information about additional	Employment status	<ul><li>■ Employed</li><li>□ Not employed</li></ul>				☐ Emplo	•		
	employers.	Occupation	model maker							
	Include part-time, seasonal, or self-employed work.	Employer's name	Clinkenbeard &	Assoc						
	Occupation may include student or homemaker, if it applies.	Employer's address								
		How long employed t	here? 23 year	rs			_			
Pai	t 2: Give Details About Mo	nthly Income								
	mate monthly income as of the cuse unless you are separated.	date you file this form. If	you have nothing to	report fo	· any	line, write	\$0 in the	space. In	clude your no	on-filing
	u or your non-filing spouse have me space, attach a separate sheet to		ombine the information	on for all	emp	loyers for t	that perso	on on the li	ines below. If	f you need
						For Debt	tor 1		otor 2 or ng spouse	
2.	List monthly gross wages, sale deductions). If not paid monthly			2.	\$	5,2	252.00	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$	N/A	-
4.	Calculate gross Income. Add I	ine 2 + line 3.		4.	\$	5,25	2.00	\$	N/A	

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Debtor	1 _	Randall L Robinson		Case n	umber (if known)		
				For I	Debtor 1		Debtor 2 or -filing spouse
С	ору	/ line 4 here	4.	\$	5,252.00	\$	N/A
5. <b>L</b> i	ist :	all payroll deductions:					
	a.	Tax, Medicare, and Social Security deductions	5a.	\$	1,470.00	\$	N/A
	b.	Mandatory contributions for retirement plans	5b.	\$	0.00	\$	N/A
	c.	Voluntary contributions for retirement plans	5c.	\$	0.00	\$_	N/A
	d.	Required repayments of retirement fund loans	5d.	\$	0.00	\$	N/A
56	e.	Insurance	5e.	\$	250.00	\$	N/A
51	f.	Domestic support obligations	5f.	\$	0.00	\$	N/A
	g.	Union dues	5g.	\$	87.00	\$	N/A
51	h.	Other deductions. Specify:	_ 5h.+	· \$	0.00	+ \$	N/A
6. <b>A</b>	dd	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,807.00	\$	N/A
7. <b>C</b>	alc	ulate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3,445.00	\$	N/A
	ist a	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
		monthly net income.	8a.	\$	0.00	\$	N/A
81	b.	Interest and dividends	8b.	\$	0.00	\$	N/A
80	c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive					
		Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$	0.00	\$	N/A
80	d.	Unemployment compensation	8d.	\$—	0.00	\$ _	N/A
_	e.	Social Security	8e.	\$	0.00	\$	N/A
81	f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:	e 8f.	\$	0.00	\$	N/A
8	g.	Pension or retirement income	 8g.	\$	0.00	\$	N/A
	h.	Other monthly income. Specify:	_ 8h.+	\$	0.00	+ \$	N/A
9. <b>A</b>	dd	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	0.00	\$	N/A
		ulate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$	3	\$,445.00 + <b>\$</b> _		N/A = \$ 3,445.00
In of D	nclu ther	e all other regular contributions to the expenses that you list in Schedule de contributions from an unmarried partner, members of your household, your friends or relatives. ot include any amounts already included in lines 2-10 or amounts that are not eify:	deper	,	,	•	Schedule J. 11. +\$ 0.00
V		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certales					12. \$3,445.00
							Combined monthly income
13. <b>D</b>	o y ∎	ou expect an increase or decrease within the year after you file this form No.	?				•
	]	Yes. Explain:					

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Fill	in this information to identify your case:				
Deb	otor 1 Randall L Robinson		Che	ck if this is:	
Deb	otor 2			An amended filing	wing postpetition chapter
1	buse, if filing)			13 expenses as of	
Unit	ted States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLING	OIS		MM / DD / YYYY	
Cas	e number				
(If k	nown)				
O.	fficial Form 106J				
	chedule J: Your Expenses				12/15
Be	as complete and accurate as possible. If two married people are primation. If more space is needed, attach another sheet to this mater (if known). Answer every question.				
	t 1: Describe Your Household Is this a joint case?				
1.	No. Go to line 2.				
	☐ Yes. Does Debtor 2 live in a separate household?				
	□ No				
	☐ Yes. Debtor 2 must file Official Form 106J-2, Expenses	s for Separate Househ	old of De	btor 2.	
2.	Do you have dependents? ■ No				
	Do not list Debtor 1	Dependent's relation Debtor 1 or Debtor 2		Dependent's age	Does dependent live with you?
	Do not state the				□ No
	dependents names.				☐ Yes ☐ No
					□ No □ Yes
					□ No
					☐ Yes
					□ No
3.	Do your expenses include ■ No				☐ Yes
0.	expenses of people other than				
	yourself and your dependents?				
exp	Estimate Your Ongoing Monthly Expenses imate your expenses as of your bankruptcy filing date unless yourness as of a date after the bankruptcy is filed. If this is a suppolicable date.	ou are using this for Diemental <i>Schedule</i> J	m as a s /, check t	upplement in a Ch the box at the top o	apter 13 case to report of the form and fill in the
the	lude expenses paid for with non-cash government assistance it value of such assistance and have included it on Schedule I: Y			Your exp	enses
(Ο.	10111 10111 1001.)				
4.	The rental or home ownership expenses for your residence. In payments and any rent for the ground or lot.	nclude first mortgage	4. \$	\$	1,875.00
	If not included in line 4:				
	4a. Real estate taxes		4a. \$	·	500.00
	4b. Property, homeowner's, or renter's insurance		4b. \$		100.00
	4c. Home maintenance, repair, and upkeep expenses		4c. 9		0.00
5	4d. Homeowner's association or condominium dues  Additional mortgage payments for your residence, such as hor	me equity loans	4d. 5	Ψ \$	0.00 385.00

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Debtor 1	Randall L Robinson	Case num	ber (if known)	
6. <b>Utilit</b>	ties:			
6a.	Electricity, heat, natural gas	6a.	\$	250.00
6b.	Water, sewer, garbage collection	6b.	· -	75.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.		150.00
6d.	Other. Specify:	6d.	*	0.00
	d and housekeeping supplies	— 7.	· ·	200.00
	d and nousekeeping supplies dcare and children's education costs	7. 8.		
		o. 9.	·	0.00
	hing, laundry, and dry cleaning		·	50.00
	conal care products and services	10.	· <u> </u>	50.00
	ical and dental expenses	11.	\$	100.00
	sportation. Include gas, maintenance, bus or train fare. ot include car payments.	12.	\$	200.00
	ot include car payments.  Prtainment, clubs, recreation, newspapers, magazines, and books	13.	·	
			·	0.00
	ritable contributions and religious donations	14.	\$	0.00
. Insu				
	ot include insurance deducted from your pay or included in lines 4 or 20.	150	¢	0.00
	Life insurance	15a.	· -	0.00
	Health insurance	15b.		0.00
	Vehicle insurance	15c.		127.00
	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.		•	<u> </u>
Spec	·	16.	\$	0.00
	allment or lease payments:	4-	•	
	Car payments for Vehicle 1	17a.	·	0.00
	Car payments for Vehicle 2	17b.	*	0.00
	Other. Specify:	17c.	· ·	0.00
17d.	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as		<b>e</b>	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	10.		
	er payments you make to support others who do not live with you.	40	\$	0.00
Spec	,	19.		
	er real property expenses not included in lines 4 or 5 of this form or on Sch			0.00
	Mortgages on other property	20a.	· <u> </u>	0.00
	Real estate taxes	20b.	·	0.00
20c.	Property, homeowner's, or renter's insurance	20c.		0.00
20d.	Maintenance, repair, and upkeep expenses	20d.		0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
. Othe	er: Specify:	21.	+\$	0.00
	· · · · · · · · · · · · · · · · · · ·			
	rulate your monthly expenses			4 000 00
	Add lines 4 through 21.		\$	4,062.00
	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2 $$		\$	
22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	4,062.00
Cala	ulata valur manthly not income			
	rulate your monthly net income.	00-	<b>c</b>	0.445.00
	Copy line 12 (your combined monthly income) from Schedule I.	23a.	· ·	3,445.00
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	4,062.00
220	Subtract your monthly expenses from your monthly income			
<b>23</b> 0.	Subtract your monthly expenses from your monthly income.  The result is your <i>monthly net income</i> .	23c.	\$	-617.00
	THE TESUK IS YOU MONUNY HELINGOINE.			
4 Do v	ou expect an increase or decrease in your expenses within the year after you	ou file this	s form?	
	xample, do you expect to finish paying for your car loan within the year or do you expect your			se or decrease because of a
	fication to the terms of your mortgage?	- J-J- P	,	
■ N	lo.			
	Ea. LEADIGIT HOLD.			

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Fill in this infor	mation to identify you	r case:			
Debtor 1	Randall L Robin				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, filing)	First Name	Middle Name	Last Name		
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number _ (if known)				☐ Check if this is an amended filing	
Official Forr	m 106Dec				
Declarat	ion About a	an Individual	<b>Debtor's Sch</b>	nedules 12/	/15
years, or both. 1	y or property by fraud 8 U.S.C. §§ 152, 1341, n Below		ruptcy case can result in	n fines up to \$250,000, or imprisonment for up to 2	<b>20</b>
Did you pa	y or agree to pay som	eone who is NOT an attori	ney to help you fill out ba	ankruptcy forms?	
■ No					
☐ Yes. I	Name of person			ach <i>Bankruptcy Petition Preparer's Notice, Declaratio</i> Signature (Official Form 119).	n,
	alty of perjury, I declare e true and correct.	e that I have read the sum	mary and schedules filed	d with this declaration and	
X /s/ Rar	ndall L Robinson		X		
	III L Robinson are of Debtor 1		Signature of D	Debtor 2	

Date

Date **January 11, 2016** 

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FIII	in this inforn	nation to identify you	r case:								
Deb	otor 1	Randall L Robin	Middle Name	Last Name							
Del	otor 2	- Hot Name	Widale Hallie	Edit Numo							
(Spo	ouse if, filing)	First Name	Middle Name	Last Name							
Uni	ted States Ba	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS							
	se number _										
(IT KI	nown)					heck if this is an mended filing					
	<u>ficial Fo</u>		A.C								
Sta	atement	of Financial	Affairs for Individ	luals Filing for B	ankruptcy	12/15					
info	rmation. If m		attach a separate sheet to		equally responsible for sup y additional pages, write yo						
Par	t 1: Give D	etails About Your Ma	urital Status and Where You	Lived Before							
1.	What is you	r current marital statu	ıs?								
	<ul><li>□ Married</li><li>■ Not mar</li></ul>	ried									
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?							
	■ No										
	_	<ul><li>■ No</li><li>Yes. List all of the places you lived in the last 3 years. Do not include where you live now.</li></ul>									
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there					
<b>3.</b> state					nity property state or territor ico, Texas, Washington and V						
	■ N-				•	·					
	■ No □ Yes. Ma	ike sure vou fill out <i>Sci</i>	hedule H: Your Codebtors (O	fficial Form 106H).							
		·	·	,							
Par	t 2 Explai	n the Sources of You	r Income								
4.	Fill in the tota	al amount of income yo	nployment or from operating user received from all jobs and a have income that you receive	all businesses, including part		ndar years?					
	□ No										
		in the details.									
			Debtor 1		Debtor 2						
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)					
	· last calenda nuary 1 to De	r year: cember 31, 2015 )	■ Wages, commissions, bonuses, tips	\$65,650.00	☐ Wages, commissions, bonuses, tips						
			☐ Operating a business		☐ Operating a business						

Official Form 107

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Document Page 37 of 54 Case number (if known) Debtor 1 Randall L Robinson Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For the calendar year before that: \$85,000.00 ☐ Wages, commissions, ■ Wages, commissions, (January 1 to December 31, 2014) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business For the calendar year: \$64,000.00 ☐ Wages, commissions, Wages, commissions. (January 1 to December 31, 2013) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. No Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below.. (before deductions and Describe below. (before deductions exclusions) and exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225\* or more? □ No. Go to line 7. □ Yes List below each creditor to whom you paid a total of \$6,225\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? ■ No. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Creditor's Name and Address Dates of payment **Total amount** Amount vou Was this payment for ... paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

No

Yes. List all payments to an insider

**Insider's Name and Address** Amount you Reason for this payment Dates of payment **Total amount** still owe paid

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Page 38 of 54 Document Debtor 1 Randall L Robinson Case number (if known) Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an 8. insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider **Insider's Name and Address Total amount** Amount you Reason for this payment Dates of payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. Nο Yes. Fill in the details. Case title Status of the case Nature of the case Court or agency Case number foreclosure Winnebago County Stillman Bank Pending □ On appeal Randy Robinson □ Concluded 15CH746 **Blackhawk Bank** collection Winnebago County Pendina VS On appeal Randell Robinson ☐ Concluded 15L269 Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. Nο Yes. Fill in the information below. **Creditor Name and Address** Value of the Describe the Property Date property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Nο Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was **Amount** taken Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? Nο Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift.

per person

Address:

Describe the gifts

Value

Gifts with a total value of more than \$600

Person to Whom You Gave the Gift and

Dates you gave

the gifts

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14.	Within 2 years before you filed for bankru ■ No	ıptcy, d	id you give any gifts or contribution	s with a tota	I value of more than	\$600 to any charity
	Yes. Fill in the details for each gift or co	ontributi	on.			
	Gifts or contributions to charities that to more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code)		Describe what you contributed		Dates you contributed	Value
Par	t 6: List Certain Losses					
15.	Within 1 year before you filed for bankrup disaster, or gambling?	otcy or	since you filed for bankruptcy, did yo	ou lose anyt	hing because of thef	t, fire, other
	■ No □ Yes. Fill in the details.					
		Describ	pe any insurance coverage for the los	99	Date of your	Value of property
	how the loss occurred	Include	the amount that insurance has paid. Lightsurance claims on line 33 of Schedu	st	loss	los
Par		•				
10.	Within 1 year before you filed for bankrup consulted about seeking bankruptcy or place any attorneys, bankruptcy petition policy.  No  Yes. Fill in the details.  Person Who Was Paid	reparin	g a bankruptcy petition? s, or credit counseling agencies for serv  Description and value of any prope	vices required	d in your bankruptcy.  Date payment	Amount o
	Address Email or website address Person Who Made the Payment, if Not Y	ou	transferred		or transfer was made	paymen
	Eric Pratt Law Firm P.C. 3957 North Mulford Rd. Suite C Rockford, IL 61114 Rockford, IL 61114 rockford@jordanpratt.com		Attorney Fees			\$2,885.00
17.	Within 1 year before you filed for bankrup promised to help you deal with your cred Do not include any payment or transfer that	litors o	to make payments to your creditors		r transfer any prope	rty to anyone who
	■ No □ Yes. Fill in the details.					
	Person Who Was Paid		Description and value of any prope	rtv	Date payment	Amount o
	Address		transferred	aty	or transfer was made	paymen
18.	Within 2 years before you filed for bankru	uptcy, d	lid you sell, trade, or otherwise trans	fer any prop	erty to anyone, othe	r than property
	transferred in the ordinary course of your Include both outright transfers and transfers include gifts and transfers that you have alre-	r busine made a	ess or financial affairs? as security (such as the granting of a se			
	■ No □ Yes. Fill in the details.					
			Description and value of	Describe		Data tuan -f
	Person Who Received Transfer Address		Description and value of property transferred		iny property or received or debts change	Date transfer was made
	Person's relationship to you					

Debtor 1 Randall L Robinson

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Debtor 1 Randall L Robinson

19.	Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)  No							
	_	II in the details.						
	Name of tr	ust	Description and v	alue of the pro	operty trans	sferred	Date Transfer wa	IS
Par	t 8: List o	f Certain Financial Accounts, In	struments, Safe Deposi	t Boxes, and S	Storage Unit	ts		
20.	Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for y sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, cred houses, pension funds, cooperatives, associations, and other financial institutions.  No Yes, Fill in the details.				•			
		nancial Institution and umber, Street, City, State and ZIP	Last 4 digits of account number	Type of acco	ount or	Date account was closed, sold, moved, or transferred	Last baland before closing of transf	or
21.	•	v have, or did you have within 1 per valuables?	year before you filed for	bankruptcy, a	any safe de <sub>l</sub>	oosit box or other depo	sitory for securities	,
	■ No □ Yes. Fi	II in the details.						
		nancial Institution umber, Street, City, State and ZIP Code)	Who else had acc Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?	
22.	Have you s	ored property in a storage unit o	or place other than your	home within	1 year befoi	re you filed for bankrup	otcy	
	■ No □ Yes. Fi	II in the details.						
		torage Facility umber, Street, City, State and ZIP Code)	Who else has or h to it? Address (Number, State and ZIP Code)		Describe	the contents	Do you still have it?	
Par	t 9: Identi	fy Property You Hold or Control	for Someone Else					
23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold for someone.						ງ for, or hold in trust		
	■ No □ Yes. F	ill in the details.						
	Owner's N Address (N	ame umber, Street, City, State and ZIP Code)	Where is the prop (Number, Street, City, S Code)		Describe	the property	Valu	ıe
Par	t 10: Give	Details About Environmental Inf	ormation					

For the purpose of Part 10, the following definitions apply:

- Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

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Debtor 1 Randall L Robinson

24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?							
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
25. Have you notified any governmental unit of any release of hazardous material?								
	■ No □ Yes. Fill in the details.							
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State and ZIP Code)	Environmental law, if you know it	Date of notice				
26.	Have you been a party in any judicial or admi	nistrative proceeding under any envir	onmental law? Include settlements a	and orders.				
	■ No □ Yes. Fill in the details.							
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case				
Par	11: Give Details About Your Business or C	onnections to Any Business						
27.	Within 4 years before you filed for bankrupto	y, did you own a business or have any	of the following connections to any	business?				
	☐ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time							
	☐ A member of a limited liability company (LLC) or limited liability partnership (LLP)							
	☐ A partner in a partnership							
	☐ An officer, director, or managing executive of a corporation							
	☐ An owner of at least 5% of the voting	or equity securities of a corporation						
	■ No. None of the above applies. Go to Pa	art 12.						
	Yes. Check all that apply above and fill in	n the details below for each business.						
		Describe the nature of the business	Employer Identification number					
	Address (Number, Street, City, State and ZIP Code)  Name of accountant or bookkeeper  Name of accountant or bookkeeper  Dates business existed							
28.	Within 2 years before you filed for bankruptc institutions, creditors, or other parties.	y, did you give a financial statement to	o anyone about your business? Inclu	ide all financial				
	■ No □ Yes. Fill in the details below.							
	Name Address (Number, Street, City, State and ZIP Code)	Date Issued						

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Case number (if known) Debtor 1 Randall L Robinson

Part 12: Sign Below	
are true and correct. I understand that n	ent of Financial Affairs and any attachments, and I declare under penalty of perjury that the answers naking a false statement, concealing property, or obtaining money or property by fraud in connection es up to \$250,000, or imprisonment for up to 20 years, or both.
/s/ Randall L Robinson	
Randall L Robinson Signature of Debtor 1	Signature of Debtor 2
Date January 11, 2016	Date
Did you attach additional pages to <i>Your</i> ■ No □ Yes	Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?
Did you pay or agree to pay someone w	ho is not an attorney to help you fill out bankruptcy forms?

☐ Yes. Name of Person \_\_\_\_\_. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

■ No

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Fill in this infor	mation to identify your case:		
Debtor 1	Randall L Robinson		
Debtor 2	First Name Middle Name	Last Name	
(Spouse if, filing)	First Name Middle Name	Last Name	
United States Ba	ankruptcy Court for the: NORTHERN DIS	STRICT OF ILLINOIS	
Case number (if known)			☐ Check if this is an amended filing
Official Fo		viduals Filing Under Chapte	<b>r 7</b> 12/15
creditors hav	lividual filing under chapter 7, you must ve claims secured by your property, or		
You must file th	ever is earlier, unless the court extends t	not expired.  er you file your bankruptcy petition or by the date set the time for cause. You must also send copies to the	
•	eople are filing together in a joint case, but he form.	ooth are equally responsible for supplying correct in	formation. Both debtors must
	and accurate as possible. If more space our name and case number (if known).	is needed, attach a separate sheet to this form. On t	he top of any additional pages,
Part 1: List Y	our Creditors Who Have Secured Claims	5	
•	•	D: Creditors Who Have Claims Secured by Property	(Official Form 106D), fill in the
information be Identify the cr	elow. reditor and the property that is collateral	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's <b>E</b>	Blackhawk State Bank	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of property securing debt	IL 61073 Winnebago County	<ul><li>■ Retain the property and enter into a Reaffirmation Agreement.</li><li>□ Retain the property and [explain]:</li></ul>	■ Yes
Creditor's <b>I</b> I	L Housing Development Authority	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of property securing debt	IL 61073 Winnebago County	<ul><li>■ Retain the property and enter into a Reaffirmation Agreement.</li><li>□ Retain the property and [explain]:</li></ul>	■Yes
Creditor's S	Stillman Bank	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
Description of	8085 Charissa's Place Roscoe, IL 61073 Winnebago County	Retain the property and enter into a Reaffirmation Agreement.	■ Yes

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

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Debtor 1	Rand	all L Robinson	Case number (if known)	
property securin	y ig debt:	currently on the market for Sale per Zillow	☐ Retain the property and [explain]:	_
For any ur in the info	nexpire ormatior	n below. Do not list real estate leases. Ur	in Schedule G: Executory Contracts and Unexpire nexpired leases are leases that are still in effect; the trustee does not assume it. 11 U.S.C. § 365(p)(2)	e lease period has not yet ended.
Describe	your ur	nexpired personal property leases		Will the lease be assumed?
Lessor's n Descriptio Property:		sed		□ No □ Yes
Lessor's r Descriptio Property:		sed		□ No □ Yes
Lessor's n Descriptio Property:		sed		□ No
Lessor's n Descriptio Property:		sed		□ No
Lessor's n Descriptio Property:		sed		□ No □ Yes
Lessor's n Descriptio Property:		sed		□ No □ Yes
Lessor's n Descriptio Property:		sed		□ No □ Yes
Under pen property th X /s/ R Ran	hat is s Randall Idall L		y intention about any property of my estate that see  X Signature of Debtor 2	cures a debt and any personal
Date	Ja	nuary 11, 2016	Date	

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations:

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

## Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

## Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 16-80052 Doc 1 Filed 01/11/16 Entered 01/11/16 15:03:47 Desc Main Document Page 49 of 54

B2030 (Form 2030) (12/15)

### United States Bankruptcy Court Northern District of Illinois

In re	Randall L Robinson		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENSAT	TION OF ATTOR	NEY FOR DE	CBTOR(S)	
C	tursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of the e rendered on behalf of the debtor(s) in contemplation of or in	e petition in bankruptcy, o	or agreed to be paid	to me, for services rendered or to	0
	For legal services, I have agreed to accept		\$	2,885.00	
	Prior to the filing of this statement I have received			2,885.00	
	Balance Due			0.00	
2. \$	335.00 of the filing fee has been paid.				
3.	he source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
4.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
5.	I have not agreed to share the above-disclosed compensation	n with any other person u	nless they are mem	pers and associates of my law fir	m.
ļ	☐ I have agreed to share the above-disclosed compensation wi copy of the agreement, together with a list of the names of the				
6.	n return for the above-disclosed fee, I have agreed to render leg	gal service for all aspects	of the bankruptcy c	ase, including:	
г	. [Other provisions as needed] see attached fee agreement				
7. I	by agreement with the debtor(s), the above-disclosed fee does n Representation of the debtors in any discharg any other adversary proceeding or any Inquirie	eability actions, judici	ial lien avoidanc	es, relief from stay actions	or
	CER	TIFICATION			
	certify that the foregoing is a complete statement of any agreer ankruptcy proceeding.	ment or arrangement for p	ayment to me for re	presentation of the debtor(s) in	
Ja	nuary 11, 2016	/s/ Philip H. Hart			
	nte	Philip H. Hart			
		Signature of Attorney Eric Pratt Law Firn			
		3957 North Mulford			
		Suite C	•		
		Rockford, IL 61114 815-315-0683 Fax			
		rockford@jordanp			
		Name of law firm			

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CHAPTER 7 FLAT FEE AGREEMENT and Schedules, Representation at the 341(a) meeting, This agreement does NOT include representation in court appearances, including but not limited to, dischargability complaints, motion to dismiss filed by US Trustee, inquiries into the value of assets, or any other hearing, contested motions, or adversary proceeding. Additional fees will be required if these services are needed. Client agrees to pay Attorney a flat fee of \$ 285 for the services described above. This flat fee is based on the anticipated amount of work required based on the information provided to date by Client to Attorney. If the information is incomplete, incorrect, or changes before the time Client's matter is ready to be filed, the Attorney's legal assessment of the matter may change, causing the flat fee amount to require adjustment. Client will be responsible for costs in addition the flat fee, including but not limited to, the \$335 filling fee plus the \$23 credit report fee. The filling fee of \$335 shall be paid by separate check or cash to be placed in the Trust account. The flat fee, upon payment, becomes the property of the law firm and Client directs Attorney to deposit these funds in Attorney's business account. While Client has the right to pay Attorney on an hourly fee basis, Client elects to pay Attorney on a flat fee structure as it tends to be less money when compared to an hourly rate fee structure. The firm will begin work on the Bankruptcy Petition upon receipt of the entire flat fee along with the supporting documentation. Client understands that bankruptcy laws only allow for protection of certain amount of property and if any property remains unprotected, Client understands the Chapter 7 Trustee can sell it if Client does not or cannot buy out the Trustee's interest and that the US Trustee may object to the filing of a Chapter 7 if they believe Client has excess income and should be filing a Chapter 13. Certain debts are not dischargeable under the bankruptcy laws, such as, student loans or educational debts, some taxes, undisclosed debts, debt related to family court matters (support/maintenance), fines, debts incurred by fraud, debts incurred after filing, future association/condo HOA dues, or any other debt found non-dischargeable by the Judge. Client agrees not to transfer any property or incur any debt without expressed permission from Attorney or the Court. Client agrees to make full disclosure of all income, expenses, debts, and assets at the initial consultation and on the bankruptcy petition. Client understands bankruptcy law requires the completion of a pre-filing and a post-filing course. Client agrees to pay for both the pre-filing and post-filing course independently of this agreement and working with Attorney to make sure that the certificates are received. If Client's case is closed without discharge by the Bankruptcy Court due to failure to complete post-filing course, Client shall be required to pay fees and cost related to the reopening of the case. #1400 Attorney-Client relationship terminates and the attorney's file will be closed upon receipt of discharge of bankruptcy unless otherwise specified on this document. In the event the relationship terminates prior to the filing of the bankruptcy case, Attorney shall deduct the amount of sprior to refunding. Client authorizes Attorney to transfer any funds held in the trust account to the operating account at the time of such termination to ensure the amounts due and owing to either party can be properly assessed. Any and all physical records will be maintained in accordance with the laws governing such records and will be destroyed no later than 7 years after the file's closure. By signing this agreement, I agree that I have had an opportunity to discuss the agreement with Attorney, understand the agreement, and have had an opportunity to ask questions and have received an explanation for any questions that I had. CLIENT If payment via debit card, payments are as follows: \$ \_\_today. Then, \$\_\_ on the \_\_\_\_\_ day(s) of each month hereafter beginning on \_\_\_\_ and will be automatic via debit card on file with no prior authorization necessary. The filing fee of \$335.00 cannot be debited from the card and shall be paid via check or cash on \_\_\_\_\_ If payment via cash or check, payments are as follows: \$\_/400 cash today. Then, \$1500 on the End of December day(s) of each month hereafter beginning on \_\_\_\_\_\_ to be mailed in or dropped off at the office. The filing fee of \$335.00 shall be paid on or before \_\_prior\_70 f./e

### **United States Bankruptcy Court** Northern District of Illinois

In re	Randall L Robinson	Debtor(s)	Case No	7			
	VERIFICATION OF CREDITOR MATRIX						
		Number of Co	reditors:	25			
	The above-named Debtor(s) l (our) knowledge.	hereby verifies that the list of creditors	s is true and co	orrect to the best of my			
Date:	January 11, 2016	/s/ Randall L Robinson Randall L Robinson Signature of Debtor					

American Honda Finance 1220 Old Alpharetta Rd S Alpharetta, GA 30005

Amex P.o. Box 981537 El Paso, TX 79998

Barclays Bank Delaware 125 S West St Wilmington, DE 19801

Blackhawk State Bank 400 Broad St Beloit, WI 53511

Cap1/bstby Po Box 30253 Salt Lake City, UT 84130

Capital One Po Box 5253 Carol Stream, IL 60197

Chase - Pier 1 Po Box 15298 Wilmington, DE 19850

Chase Auto 2000 Marcus Avenue New Hyde Park, NY 11042

Chase Card Po Box 15298 Wilmington, DE 19850

Citi Po Box 6241 Sioux Falls, SD 57117

Citi Pob 6241 Sioux Falls, SD 57117 Codilis & Associates 15W030 North Frontage Rd Suite 100 Willowbrook, IL 60527

Comenity Bank/buckle Po Box 182789 Columbus, OH 43218

Comenitybank/venus 3100 Easton Square Pl Columbus, OH 43219

Discover Fin Svcs Llc Po Box 15316 Wilmington, DE 19850

Hinshaw & Culbertson / Mike Hevrin 100 Park Av Rockford, IL 61105

IL Housing Development Authority Box 0054 Palatine, IL 60055

Kohls/capone N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Kohls/chase N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Stillman Bank
Box 150
Stillman Valley, IL 61084

Syncb/belk Po Box 965028 Orlando, FL 32896

Syncb/blains Farm&flee 950 Forrer Blvd Kettering, OH 45420

Syncb/sams 4125 Windward Plaza Alpharetta, GA 30005

Syncb/sams Club 4125 Windward Plaza Alpharetta, GA 30005

Target Nb Po Box 673 Minneapolis, MN 55440